

INTERNATIONAL BANCSHARES CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1104231	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$9,828	\$9,622	-2.1%	
Loans	\$4,686	\$4,339	-7.4%	
Construction & development	\$1,372	\$1,200	-12.5%	
Closed-end 1-4 family residential	\$814	\$772	-5.2%	
Home equity	\$16	\$16	4.6%	
Credit card	\$4	\$5	26.7%	
Other consumer	\$114	\$75	-34.8%	
Commercial & Industrial	\$774	\$718	-7.2%	
Commercial real estate	\$1,299	\$1,276	-1.8%	
Unused commitments	\$1,063	\$1,002	-5.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3,816	\$3,848	0.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$153	\$238	55.5%	
Cash & balances due	\$174	\$237	36.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$30	\$17	-42.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$33	\$17	-47.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$8,636	\$8,312	-3.8%	
Deposits	\$6,242	\$6,549	4.9%	
Total other borrowings	\$2,346	\$1,692	-27.9%	
FHLB advances	\$950	\$350	-63.2%	
Equity				
Equity capital at quarter end	\$1,192	\$1,310	9.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	10.6%	--	
Tier 1 risk based capital ratio	15.6%	18.5%	--	
Total risk based capital ratio	16.8%	19.6%	--	
Return on equity ¹	8.0%	8.8%	--	
Return on assets ¹	1.0%	1.2%	--	
Net interest margin ¹	3.4%	3.2%	--	
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	85.7%	64.0%	--	
Loss provision to net charge-offs (qtr)	125.4%	142.8%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	4.8%	3.9%	0.2%	0.0%
Closed-end 1-4 family residential	0.7%	1.5%	0.2%	0.0%
Home equity	0.4%	0.0%	0.0%	0.0%
Credit card	2.3%	2.4%	1.2%	1.4%
Other consumer	1.1%	1.0%	0.6%	0.2%
Commercial & Industrial	0.0%	0.8%	0.0%	0.0%
Commercial real estate	0.2%	2.2%	0.1%	0.0%
Total loans	1.6%	2.2%	0.1%	0.1%